

Fill in this information to identify the case:

Debtor 1 Glen Edward Gewirtz

Debtor 2 Tina Marie Gewirtz
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan
(State)

Case number 13-31627-DOF

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the SCIG Series III Trust Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 6 2 7 3

Property address: 760 Raymond Road
Number Street

Owosso, MI 48867
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 1 / 1 / 2019
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Debtor 1

Glen Edward Gewirtz

First Name

Middle Name

Last Name

Case number (if known) 13-31627-DOF

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Michelle Ghidotti

Signature

Date 12 / 20 / 2018

Print

Michelle Ghidotti

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

The Law Offices of Michelle Ghidotti

If different from the notice address listed on the proof of claim to which this response applies:

Address

1920 Old Tustin Ave.

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone (949) 427 - 2010

Email mghidotti@mghidotti.com

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
Kristin A. Zilberstein (SBN 47798)
LAW OFFICES OF MICHELLE GHIDOTTI
1920 Old Tustin Ave.
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
mghidotti@ghidottilaw.com

Authorized Agent for Creditor
U.S. Bank Trust National Association,
as Trustee of the SCIG Series III Trust

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN – FLINT DIVISION

In Re:) CASE NO.: 13-31627-dof
)
GLEN EWARD GEWIRTZ and TINA) CHAPTER 13
MAIRE GEWIRTZ,)
) **CERTIFICATE OF SERVICE**
Debtors.)

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On December 20, 2018 I served the following documents described as:

- RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

<u>Debtor</u> Glen Edward Gewirtz 760 Raymond Rd. Owosso, MI 48867-1546	<u>Debtors' Counsel</u> Robert W. Dietrich Dietrich Law Firm 3815 W. Saint Joseph St., Suite A200 Lansing, MI 48917
<u>Joint Debtor</u> Tina Marie Gewirtz 760 Raymond Rd. Owosso, MI 48867-1546	<u>Trustee</u> Carl Bekofske 400 N. Saginaw Street Suite 331 Flint, MI 48502

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

____ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on December 20, 2018 at Santa Ana, California

/s / Steven P. Swartzell
Steven P. Swartzell